IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A computer-aided method for automated risk parameter identification or characterization, where relative risk values for a multiplicity of products or populations are determined, comprising:

storing product ~~and/or~~ or population data records accessibly in databases which are taken as a basis for generating a lookup table containing risk parameters;

storing risk classes in a filter module in association with the product or population data records on the basis of the risk parameters from the lookup table;

generating, by [[in]] an analysis module executed on a processor, at least one expected value for a probability of occurrence of a definable risk event for each risk class and storing it in association with the risk event;

normalizing, using a normalization module, the expected value for the respective risk class on the basis of an average rate of occurrence of the event for the product or population data records to produce a relative occurrence parameter; and

producing, using the analysis module, a risk characterization value for the respective risk class on the basis of the comparison of the relative occurrence parameters, ~~with~~ the risk characterization value determining the probability of occurrence of the risk event,

wherein, for a specific combination of risk classes, a risk characterization value is determined using the analysis module and is compared with available empirical data records for the purpose of characterizing the product or the population, where risk characterizations situated within a definable threshold value are associated with the risk class.

2

Claim 2 (Canceled).

Claim 3 (Previously Presented): The method as claimed in claim 1, wherein one or more of the risk classes have an associated multiplicity of risk parameters, where the method is repeated with the risk parameters modified and the deviations from the expected values are stored in association with the risk classes.

Claim 4 (Currently Amended): The method as claimed in claim 1 to 3, wherein the analysis module is used to determine correlation factors between the risk parameters on the basis of the population data files divided into risk classes and to store them in association with the relevant risk parameters.

Claim 5 (Currently Amended): The method as claimed in claim 1, wherein one or more threshold values are used to allocate each risk parameter a relevance flag for a particular population and/or product.

Claim 6 (Previously Presented): The method as claimed in claim 1, wherein the lookup table containing risk parameters is generated at least partly dynamically on the basis of product or population data records stored accessibly in databases.

Claim 7 (Previously Presented): The method as claimed in claim 1, wherein for secondary risk groups at least one separate relative occurrence parameter is generated.

Claim 8 (Previously Presented): The method as claimed in claim 1, wherein when the data are compared with the empirical data stored in relevant memory units the data, if situated outside of a determinable fluctuation tolerance, are aligned with the empirical data.

Claim 9 (Previously Presented): The method as claimed in claim 1, wherein the risk parameters comprise at least the relative mortality risks.

Claim 10 (Previously Presented): The method as claimed in claim 1 wherein new risk classes are produced dynamically on the basis of at least parts of the relative occurrence parameters.

Claim 11 (Previously Presented): The method as claimed in claim 7, wherein the secondary risk groups comprise at least one or more of sex, age of occurrence, smoker/non-smoker, or policy duration.

Claim 12 (Currently Amended): A computer-aided system for automated determination of relative risks which are linked to a multiplicity of financial products, comprising:

a processor programmed to

a device configured to identify one or more risk classes which are associated with the multiplicity of financial products;

a device configured to determine an expected rate of occurrence for each risk class;

~~a device configured to~~ divide the expected rates of occurrence by an average rate in order to determine a relative risk ratio for each risk class; and

~~a device configured to~~ compare the relative risk ratios for the purpose of characterizing the relative risks linked to the multiplicity of products,

wherein, for a specific combination of risk classes, a risk characterization value is determined using the analysis module and is compared with available empirical data records for the purpose of characterizing the product or the population, where risk characterizations situated within a definable threshold value are associated with the risk class.

Claim 13 (Currently Amended): The computer-aided system as claimed in claim 12, wherein the one or more risk classes are associated with one or more criteria, and ~~which additionally has a device configured to~~ the processor is further programmed to modify one or more criteria and to recalculate the relative risk ratio for determining an effect of said modification on the relative risks which are linked to the products.

Claim 14 (Previously Presented): The computer-aided system as claimed in claim 12, wherein one or more of the risk classes are linked to different criteria, and in which the relative risk ratios are used for comparing the risk classes.

Claim 15 (Currently Amended):The computer-aided system as claimed in claim 12, ~~further comprising: a device configured to~~ wherein the processor is further programmed to apply the relative risk ratio to redefining one or more of the risk classes.

Claim 16 (Currently Amended): The computer-aided system as claimed in claim 12, ~~further comprising: a device configured to~~ wherein the processor is further programmed to determine a separate relative risk ratio for risk subgroups.

Claim 17 (Currently Amended): The computer-aided system as claimed in claim 12, wherein, for use in determining the relative risk ratios, the system further comprises: a ~~device configured to store~~ database that stores data which relate to the predominance of criteria which are linked to the risk classes.

Claim 18 (Currently Amended): The computer-aided system as claimed in claim [[12]] 17, ~~further comprising:~~ wherein the processor is further programmed to

~~a device configured to~~ compare the predominance data with empirical industrial data for particular combinations of criteria; and

~~a device configured~~ to align the stored data with the empirical data.

Claim 19 (Currently Amended): The computer-aided system as claimed in claim 12, further comprising: a ~~device configured to store~~ a database that stores data which relate to the expected rates of occurrence for the purpose of use when determining the relative risk ratios.

Claim 20 (Currently Amended): The computer-aided system as claimed in claim [[12]] 19, ~~further comprising:~~ wherein the processor is further programmed to

~~a device configured to~~ compare the stored data with empirical industrial data; and

~~a device configured to~~ align the stored data with the empirical data.

6

Claim 21 (Currently Amended): The computer-aided system as claimed in claim 12, wherein the one or more risk classes are associated with at least one criterion, and ~~also containing a device configured to~~ <u>the processor is further programmed to</u> use the relative risk ratio to determine the effect which the inclusion in a risk class of one or more risks which do not meet one or more criteria linked to this risk class has on this risk class.